

What You Can Do To Safeguard Against Identity Theft or Fraud

If you suspect that your personal information has been misused to commit identity theft, take the following steps and keep a record of all your actions.

- **FIRST**, if you find that someone has used your stolen information for any purpose, contact

Defense Criminal Investigative Service

Phone: 703-604-8410

** Number no longer valid. Please call 1-800-600-9332.*

- **SECOND**, contact the fraud department of each of the three major credit bureaus. Request that a "fraud alert" be placed in your file. Also, ask them to place a statement that asks creditors to call you before opening any new accounts or changing any existing accounts. The credit bureau fraud departments are listed below. Their normal operating hours are Monday – Friday, 8:30 a.m. to 4:30 p.m.

TransUnion (www.transunion.com)

Fraud Victim Assistance Department

P.O. Box 6790

Fullerton, CA 92834

Phone: 800-680-7289

Equifax Credit Information Services (www.equifax.com)

Consumer Fraud Division

P.O. Box 740256

Atlanta, GA 30374

Phone: 800-525-6285

Experian (www.experian.com)

P.O. Box 2002

Allen, TX 75013

Phone: 888-397-3742

- **THIRD**, close or suspend any accounts you know or believe have been tampered with or opened fraudulently.
- **FOURTH**, file a police report with your local police or the police in the community where the identity theft took place.

The Social Security Administration – www.ssa.gov – is an excellent source for information about Social Security Number theft or misuse. If you suspect that your SSN has been misused then you should call the SSA Fraud Hotline at 1-800-269-0271. You should also periodically contact the SSA at 1-800-772-1213 to verify the accuracy of the earnings reported on your SSN, and may request a copy of your Social Security Statement. The following SSA resources are available on the Internet:

- SSA Fraud Hotline for Reporting Fraud – www.ssa.gov/oig/guidelin.htm
- Social Security: Your Number and Card (SSA Pub. No. 05-10002) – www.ssa.gov/pubs/10002.html
- Identity Theft and Your Social Security Number (SSA Pub. No. 05-10064 – www.ssa.gov/pubs/10064.html)

If you know that you are a victim of identity theft, file a complaint with the FTC by contacting the FTC's Identity Theft Hotline. Their toll-free telephone number is 1-877-THEFT (438-4338). You may also access the FTC's identity theft website through the TRICARE page related to information protection at [http://www.tricare.osd.mil/protecting information/](http://www.tricare.osd.mil/protecting%20information/) or write to them at:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

You can also access their web site at: www.consumer.gov/idtheft. Ask for a copy of *ID Theft: When Bad Things Happen to Your Good Name*, a free comprehensive guide to help you guard against and recover from identity theft. One of the best ways to catch identity theft is to regularly check your credit record. Order your credit report from each of the three major credit bureaus each year and make sure all the information is correct.